the said property to the purchaser or purchasers thereof, his, her or their heirs and assigns, and which sales shall be made in the manner following, to-wit:- upon giving 20 days' notice of the time, place, manner and terms of sale in some newspaper printed and published in Frederick County, Maryland, which time, place, manner and terms of sale, shall be fixed by the mortgagee, or party selling, and in the event of a sale of said property under the powers hereby granted, the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes, assessed on the property hereby mortgaged over due and paid by the mortgagee, or holder of this mortgage, and commissions to the party making sale of said property, equal to the commissions allowed trustees for making sale of property by virtue of a decree of the Circuit Court for Frederick County, sitting in Equity, secondly to the payment of all claims of the said mortgagee, its personal representatives and assigns, under this mortgage, whether the same shall have been matured or not, and the surplus, if any, shall be paid to the said mortgagors, their heirs and assigns, or to whoever may be entitled to receive the same; and

It is further agreed that if the property aforesaid shall be advertised for sale and not sold under the provisions of this mortgage, then the party or parties rightfully so advertising the same shall be entitled to one-half the commissions above provided computed on the amount of the debt hereby secured and remaining unpaid, expenses of advertising, and other legal costs, and the said mortgagors for themselves, and for their heirs, executors, administrators, and assigns, do further covenant to insure, and pending the existence of this mortgage, to keep insured, the improvements on the hereby mortgaged land, to the amount of at least Three Thousand dollars (\$3,000) and cause the policy to be effected thereon to be so framed or endorsed, as in case of fire to enure to the benefit of said mortgagee, its personal representatives and assigns, to the extent of its or their clam or lien hereunder.

Witness our hands and seals.

Test:

Harry C. Fry (Seal)

Mary K. Starr

Bessie C. Fry (Seal)

State of Maryland, Frederick County, Sct:

I hereby certify that on this 26th day of November A. D. 1918, before the subscriber. a Notary Public, for the said State, in and for the County aforesaid, personally appeared Harry C. Fry and Bessie C. Fry, his wife and did each acknowledge the above and foregoing morthage to be their respective act; at the same time also personally appeared Frank L. Stoner, Agent and Attorney of the Woodsboro Savings Bank of Frederick County, Maryland, and made oath in due form of law that the consideration mentioned and expressed in the said mortgage is true and bona fide as therein set forth, and also made oath in due form of law that the said Woodsboro Savings Bank of Frederick County, Maryland, nor he as its Agent and Attorney, has not required the mortgagors or either of them, their, his or her agent or attorney, or any person for the said mortgagors or either of them, to pay the tax levied upon the interest covenanted to be paid in advance, nor will the said mortgagee or he as its Agent and Attorney, require any tax levied thereon to be paid by the said mortgagors, or either of them, or any person for them during the existence of this mortgage, and the said Frank L. Stoner further made oath in due form of law that he is the Agent and Attorney of the Woodsboro Savings Bank, mortgagee, and duly authorized and qualified to make this affidavit.

Place of Notarial Seal

Mary K. Starr

Notary Public.

State of Maryland, Frederick County, to-wit:

I hereby certify that the aforegoing is a true copy of the original Mortgage from Harry C. Fry and Bessie C. Fry, his wife, to The Woodsboro Savings Bank of Frederick County,